AMENDMENTS TO THE CLAIMS

The following claim listing is to replace all previous claim listings. Amendments to the claims are illustrated through strikethrough (for deleted matter) and underlining (for added matter).

CLAIM LISTING

Claims 1-55 (cancelled).

56.   (new): A biller integration system comprising:

a translator to convert billing data from a biller's existing billing system to a particular format;

a statement designer to create a statement template for visually presenting the billing information in a customized arrangement that is determined by a biller, wherein the statement template includes:

data fields configured to accept billing data from the translator in the particular format; and

one or more resource fields configured to hold non-billing data, wherein inclusion of non-billing data in at least one said resource field is conditional on at least a portion of the billing data from the translator;

a gateway to facilitate transfer of the statement template and the billing data to a billing service center and to monitor status of the statement templates and the billing data as they are transferred; and

a parcel manager implemented as part of the gateway, the parcel manager creating a parcel to carry the statement templates and billing data and generating notifications to provide the status of the parcel as it is transferred.

57. (New): A biller integration system as recited in claim 56, wherein the parcel manager tracks status of the parcel after transfer is complete.

58. (New): A biller integration system as recited in claim 56, further comprising a management console that supports a user interface (UI), the management console interfacing with the gateway to present the status of the parcel as it is transferred.

59. (New): A biller integration system as recited in claim 56, further comprising a parcel database to store information on the parcel.

60. (New): A biller integration system as recited in claim 56, wherein the translator, the statement designer, the gateway, and the parcel manager are embodied as software modules stored on a computer-readable medium.

61.   (New): A biller integration system as recited in claim 56, wherein the non-billing data information is selected from the group consisting of phone numbers for service information, advertisements, biller logos and regulatory messages.

62.   (New): A biller integration system as recited in claim 56, wherein the non-billing data information is selected from the group consisting of video clips and sound clips.

63.   (New): A biller integration system as recited in claim 56, wherein the billing data information is consumer account information.

64.   (New): A biller integration system as recited in claim 63, wherein the consumer account information is selected from the group consisting of account number, consumer's name, consumer's address, transaction items, amount due, interest amount, minimum payments and due date.

65.   (New): A biller integration system as recited in claim 63, wherein the condition of whether the non-billing data is included in the at least one said resource field is based on whether a respective consumer spent more than a threshold amount as indicated by the respective said billing data.

66.   (new): A method comprising:

translating billing data from a legacy billing system into translated billing data having a particular format;

specifying a biller and template to be associated with the translated data;

validating the specified biller and the specified template against records of authorized billers and at least one installed template received from a service center, wherein the at least one installed template includes:

data fields configured to accept translated billing data; and

one or more resource fields configured to hold non-billing data, wherein inclusion of non-billing data in at least one said resource field is conditional on at least a portion of the translated billing data; and

loading the translated billing data, the specification of the biller and the specification of the template into a statement batch object for communication to the service center.

67.   (new): A method as recited in claim 66, further comprising tracking status of the statement batch object at the service center by a billing integration system that performs the translating, the specifying, the validating and the loading.

68.   (New): A method as recited in claim 66, wherein the non-billing data information is selected from the group consisting of phone numbers for service information, advertisements, biller logos and regulatory messages.

69.   (New): A method as recited in claim 66, wherein the non-billing data information is selected from the group consisting of video clips and sound clips.

70.   (New): A method as recited in claim 66, wherein the billing data information is consumer account information.

71.   (New): A method as recited in claim 66, wherein the consumer account information is selected from the group consisting of account number, consumer's name, consumer's address, transaction items, amount due, interest amount, minimum payments and due date.

72.   (New): A method as recited in claim 66, wherein the condition of whether the non-billing data is included in the at least one said resource field is based on whether a respective consumer spent more than a threshold amount as indicated by the respective said billing data.

73.   (new): A method comprising:

receiving translated billing data at a service center system from a billing integration system, wherein the translated billing data is translated from billing data obtained from a legacy billing system of a biller;

identifying a template that corresponds to the translated billing data;

generating a billing statement using the template, wherein the template includes:

data fields configured to accept the translated billing data; and

one or more resource fields configured to hold non-billing data, wherein inclusion of non-billing data in at least one said resource field is conditional on at least a portion of the translated billing data; and

electronically distributing the billing statement to a consumer on behalf of the biller.

74.   (New): A method as recited in claim 73, wherein the non-billing data information is selected from the group consisting of phone numbers for service information, advertisements, biller logos and regulatory messages.

75.   (New): A method as recited in claim 73, wherein the billing data information is consumer account information selected from the group consisting of account number, consumer's name, consumer's address, transaction items, amount due, interest amount, minimum payments and due date.

76.   (New): A method as recited in claim 73, wherein the condition of whether the non-billing data is included in the at least one said resource field is based on whether a respective consumer spent more than a threshold amount as indicated by the respective said billing data.